

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

In Re: )  
IN JA SPENCER ) Case No. 14-32201  
Debtors. ) Chapter 13  
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OBJECTION TO CONFIRMATION BY REGIONS BANK  
RE: 5571 BENJESTOWN ROAD, MEMPHIS, TENNESSEE

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Comes now Regions Bank ("Regions") and files this written objection to the proposed plan of the debtors. Regions is a secured creditor in this matter, having a secured interest in real property municipally known as 5571 Benjestown Road, Memphis, Tennessee (Acct. xx7544). Regions asserts that the Plan does not provide proper treatment to claim of creditor pursuant to 11 U.S.C. §§ 361, 1322, and 1325.

Specifically, the debtor's petition and proposed plan both fails to list the real property in which Regions has a lien and fails to disclose Regions (as to this particular note) as a creditor in the home mortgage status. The Benjestown Road Property in which Regions has a secured lien is the debtor's principal place of residence. However, the Petition and Plan are void of any reference to this debt or property, and only lists property on North Watkins in the Plan and Petition.

Regions requests a hearing on this Objection to Confirmation before this Honorable Court and for any other relief that this Court should deem necessary.

Respectfully Submitted:

PENTECOST & GLENN, PLLC

By: /s/ William B. Mauldin  
\*William B. Mauldin #22912  
Attorney for Regions Bank  
106 Stonebridge Blvd.  
Jackson, Tennessee 38305  
(731) 668-5995 – phone  
(731) 668-7163 – facsimile

CERTIFICATE OF SERVICE

This is to certify that I have served a copy of this pleading by U.S. Mail and/or electronically upon:

In Ja Spencer  
5571 Benjestown Road  
Memphis, TN 38127

James A. Cohen  
200 Jefferson Ave., Suite 925  
Memphis, TN 38103

George W. Stevenson  
Chapter 13 Trustee  
5350 Poplar Ave., Suite 500  
Memphis, TN 38119-3697

on this the 5<sup>th</sup> day of February, 2015

PENTECOST & GLENN, PLLC

/s/ William B. Mauldin